

B18 (Official Form 18) (12/07)

# United States Bankruptcy Court

Eastern District of Texas

Case No. 14-41851

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew D Moulds  
2500 Rockbrook Dr, Unit 70  
Lewisville, TX 75067

Raegena L Moulds  
2500 Rockbrook Dr, Unit 70  
Lewisville, TX 75067

Social Security No.:

xxx-xx-1240

xxx-xx-5160

Employer's Tax I.D. No.:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/26/14

Brenda T. Rhoades  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

of 4  
United States Bankruptcy Court  
Eastern District of Texas

In re:  
Matthew D Moulds  
Raegena L Moulds  
Debtors

Case No. 14-41851-btr  
Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0540-4

User: childsj  
Form ID: B18

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Nov 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2014.

db/jdb  
6815036 +Matthew D Moulds, Raegena L Moulds, 2500 Rockbrook Dr, Unit 70, Lewisville, TX 75067-8408  
6815038 +AlBio Tech, 601 Biotech Dr, Richmond, VA 23235-5167  
6815041 +Attorney General US, 10th & Pennsylvania Ave, NW, Washington, DC 20530-0001  
6815039 +BTDI JV LLP, PO Box 102107, Atlanta, GA 30368-2107  
6815040 +Bank of Texas, PO Box 790408, Saint Louis, MO 63179-0408  
6815043 +Best Buy, PO Box 688910, Des Moines, IA 50368-8910  
+CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citi Cards, Processing Center, Des Moines, IA 50364-0001)  
6815044 +Dr. Tim Shepard, 500 N Valley Parkway Suite 101, Lewisville, TX 75067-3479  
6815045 +El Dorado Resorts, PO Box 29352, Phoenix, AZ 85038-9352  
6815046 Equitable Acceptance Corporation, PO Box 27007-0007, Minneapolis, MN 55427  
6815047 Fedloan Servicing, PO box 68914, Harrisburg, PA 17106-9184  
6815049 +Guild Mortgage, PO box 85046, San Diego, CA 92186-5046  
6815050 +Heltzberg Diamonds, PO Box 60504, City of Industry, CA 91716-0504  
6815051 Home Depot, Processing Center, Des Moines, IA 50364-0500  
6815052 +Hygeia Paragon Holdings Inc., AccessMD, Medical Groupware LLC, Healtquest Allian,  
c/o Neil Burger, Carrington Coleman et a, 901 Main Street Suite 5500,  
Dallas, TX 75202-3767  
6815056 +ISPC, PMB #122, 17633 Gunn Highway, Odessa, FL 33556-1912  
6815060 +Matthew D Moulds, 2500 Rockbrook Dr Unit70, Lewisville, TX 75067-8408  
6815061 Quest Diagnostics, PO Box 740799, Cincinnati, OH 45274-0799  
6815062 +Raegena L Moulds, 2500 Rockbrook Dr Unit70, Lewisville, TX 75067-8408  
6815067 +TD Auto Finance, PO Box 16035, Lewiston, ME 04243-9517  
6815070 US Attorney (IRS), 110 N. Spring Suite 700, Tyler, Tx. 75702  
6815071 +US Test LLC, Araiza & Woodliff, 4144 N. Central Exwy Suite 600, Dallas, TX 75204-3131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

EDI: QMCHOW.COM Nov 27 2014 01:13:00 Michelle Chow, PO Box 601389,  
Dallas, TX 75360-1389  
6815037 EDI: AMEREXPR.COM Nov 27 2014 01:13:00 American Express, PO Box 650448,  
Dallas, TX 75265-0448  
6815042 EDI: CAPITALONE.COM Nov 27 2014 01:13:00 Capital One, PO Box 60599,  
City of Industry, CA 91716-0599  
6815048 EDI: RMSC.COM Nov 27 2014 01:13:00 GEMB/Discount Tire, PO Box 960061,  
Orlando, FL 32896-0061  
6815053 +EDI: IRS.COM Nov 27 2014 01:13:00 Internal Revenue Service,  
1100 Commerce St. Mail Code 5020DAL, Dallas, Tx 75242-1100  
6815057 EDI: RMSC.COM Nov 27 2014 01:13:00 JC Penney, PO Box 965046, Orlando, FL 32896-5046  
6815058 EDI: CBSKOHL'S.COM Nov 27 2014 01:13:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
6815059 +E-mail/Text: bk@lendingclub.com Nov 27 2014 01:23:10 Lending club Corp,  
71 Stevenson St Suite 300, San Francisco, CA 94105-2985  
6815063 +EDI: RMSC.COM Nov 27 2014 01:13:00 Rooms to GO, PO Box 960061, Orlando, FL 32896-0061  
6815064 +EDI: NAVIENTFKASMSERV.COM Nov 27 2014 01:13:00 Sallie Mae Servicing, PO Box 13611,  
Philadelphia, PA 19101-3611  
6815065 +EDI: SEARS.COM Nov 27 2014 01:13:00 Sears, PO Box 688957, Des Moines, IA 50368-8957  
6815066 E-mail/Text: pacer@cpa.state.tx.us Nov 27 2014 01:23:09 State of Texas,  
Comptroller of Public Accounts, LBJ State Office Building, Austin, Tx. 78774  
6815068 EDI: TFSR.COM Nov 27 2014 01:13:00 Toyota Motor Credit, PO Box 4102,  
Carol Stream, IL 60197-4102  
6815069 +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov Nov 27 2014 01:22:46 United States Trustee,  
110 N. College, Suite 300, Tyler, Tx 75702-7231

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
6815055\* TD Auto Finance LLC  
6815054\* +Internal Revenue Service, 1100 Commerce St, Mail Code 5020DAL, Dallas, TX 75242-1100  
Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0540-4

User: childsj  
Form ID: B18

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 28, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2014 at the address(es) listed below:  
NONE.

TOTAL: 0